

-----Original Message-----

From: Regina Discenza [mailto:regdiscenza@hotmail.com]

Sent: Monday, July 03, 2006 2:27 PM

To: Public Hearing

Subject: I oppose any BANK OF WAL-MART

Dear Ms. Bair,

Please do not enable Wal-Mart to overtake the world of banking. This company can not be trusted. A bank owned by the largest corporation in the world would create a dangerous concentration of commercial and financial power.

Wal-Mart is trying to come into my town and tear down a 1789 farmhouse to make way for a 142,000 square foot store. Wal-Mart is clearly a company without a conscience following only a profit motive.

Wal-Mart has a history of skirting, bending and even breaking the law for the sake of their bottom line. We should not trust them with an institution that is so important to the vitality and stability of our communities.

A Wal-Mart bank would pose a serious threat to drive smaller community banks out of business, like they have done to local grocery stores, drug stores, hardware stores, etc.

A Wal-Mart bank could take capital out of local communities and could refuse to make loans to local businesses.

Very truly yours,

Regina Discenza

Concerned Citizens of Lacey NJ

www.nohomedepot.us STILL FIGHTING HOME DEPOT AND WAL-MART SINCE 2002!